Postal share dealing instruction form – Standard Life Aberdeen Share Account (SLASA)

### Filling in this form

Please complete part 1 in all instances. Complete part 2 if you wish to buy more shares by post, part 3 if you wish to sell all your shares, or part 4 if you wish to donate the value of your shares to charity. If you complete any of these sections you need to sign and date the form in part 5 and provide us with daytime contact details.

### Part 1 – Personal details

**Full name**

**Address**

**County**

**Postcode**

**Shareholder reference number**

### Part 2 – I want to buy more shares (minimum 100)

Enter the amount of money you wish to invest in the box. From this, we’ll take off commission charges and UK stamp duty reserve tax (currently 0.5% of the share purchase price).

Enclose a cheque payable to **Link Market Services Trustees Limited Re: Standard Life Aberdeen Postal Dealing**. Cheques must be from a UK or Irish Bank or Building Society Account and in the name of the shareholder(s). We cannot accept third party cheques.

### Part 3 – I want to sell all my Standard Life Aberdeen plc shares

- **To sell your total shareholding tick this box.**

### Part 4 – I want to donate the value of my shares to charity

- **To sell your total shareholding and donate the sale proceeds to the Standard Life Charity Fund tick this box.**

### Part 5 – Read, sign and date this section

To buy, sell or donate the value of your shares to charity, please sign and date below and return the form to us. If you hold your shares jointly, all holders must sign.

- **Please tick this box to confirm that you have read and agree to the Postal share dealing service terms and conditions dated August 2017 and agree that, together with this form, they make a legally binding agreement between Link Market Services Trustees Limited and you.**

I/we appoint Link as agent to arrange to buy/sell/donate my Standard Life Aberdeen plc ordinary shares in accordance with the terms and conditions of the service. When buying, I/we acknowledge that the shares will be purchased in the name(s) shown above. When selling/donating, I/we declare that I/we have the right to sell/donate, free from any liens, charges and any other third party rights and I/we authorise Link to execute a transfer to give effect to the sale/donation.

**Signature 1**

**Signature 2**

**Signature 3**

**Signature 4**

**Date**

If you are signing under a power of attorney or other authority, print your full name here, and your position if you are signing on behalf of a company.

### Contact details (only to be used in the event of a query with your application)

**Daytime telephone**

**Email address**
What is this form for?

This instruction form allows you to use the postal share dealing service to:

- buy more Standard Life Aberdeen plc shares
- sell your total shareholding
- donate your total shareholding value to charity.

This is not a recommendation to buy or sell shares and this service may not be suitable for all shareholders. The value of shares can go down as well as up and you may not get back what you invested originally. If you’re unsure about whether to use this service, speak to an independent adviser.

What’s different about this service?

Unlike our online or telephone share dealing services, you won’t know the exact price you’ll be buying or selling shares at. But you’ll be able to buy or sell by simply filling out this instruction form and sending it back to us.

Postal rates*

<table>
<thead>
<tr>
<th>Number of shares</th>
<th>Commission payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 - 25</td>
<td>No charge</td>
</tr>
<tr>
<td>26 - 250</td>
<td>5p per share, maximum £10</td>
</tr>
<tr>
<td>251 - 400</td>
<td>£11</td>
</tr>
<tr>
<td>401 - 1,000</td>
<td>£11.50</td>
</tr>
<tr>
<td>1,001+</td>
<td>1p per share, minimum £12</td>
</tr>
</tbody>
</table>

Remember, if you’re buying shares you’ll also pay UK stamp duty reserve tax (currently 0.5% of the share purchase price).

* Euro equivalent charges will apply.

Completing this form

- Please complete part 1 in all instances.
- If you're buying more Standard Life Aberdeen plc shares, complete part 2 and part 5.
- If you're selling all your shares, complete part 3 and part 5.
- If you're donating the value of your shares, complete part 4 and part 5.
- If you hold your shares jointly, all shareholders must sign.

Does this affect all my shares?

This instruction form applies to all the shares you in the SLASA under the shareholder reference number shown on the other side of this form – it doesn’t affect any other shareholdings you might have with us.

If you have any shares you hold a certificate for and you want to buy more or sell them, you can use the postal share dealing service for this too – but you’ll need to complete a separate instruction form for that shareholding. That form will be yellow, and we’ll send you a separate communication about this.

You do not need to return a share certificate with this form. Your shares are in the SLASA which means we hold your shares for you electronically.
You must complete and return your instruction form with the information detailed below. Failure to do so may result in your instruction not being processed.

Additional data collection – MIFID II

Following regulatory changes which come into force on 3rd January 2018, we are required to collect additional data to pass on to the Financial Conduct Authority when you sell any shares or transfer your shares to another beneficial owner.

The data provided will only be used as appropriate, to fulfil our regulatory obligations to report details of transactions to the Financial Conduct Authority.

If you are selling shares, purchasing shares or transferring shares into the name of another individual you will be asked to complete some additional information. Please note if you are retaining the shares solely in your name you will not be asked for this information.

We will not be able to process your instruction if this form is not completed and returned with your instruction.

What are the additional data requirements?

- **Full Legal Name** – this should be the full name as it appears on formal identification such as a passport.
- **Nationality** – please detail your nationality, if you are a national of more than one country, you will be asked to detail all of these.
- **National Client Identifier (NCI)** – the information required for the NCI is different depending on your nationality, please see the table overleaf which will confirm the information that you will be required to provide. If you have not been issued with the required information for your applicable country – please detail “Not Issued”.
- **Date of birth** – your date of birth will need to be completed in the format detailed below

### MIFID II – National Client Identifier – Declaration form

Please complete and sign the below in accordance with the new MIFID II regulations, we will be unable to process your transaction if the below is not completed fully. Your National Client Identifier/s must be populated unless they have not been issued to you.

The below must be completed in **BLOCK CAPITALS**

<table>
<thead>
<tr>
<th>Legal Forename(s) and Surname</th>
<th>Nationality</th>
<th>National Client Identifier NCI – please see overleaf for further details</th>
<th>Date of Birth</th>
</tr>
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</tbody>
</table>

**Contact details (these will only be used in the event of a query)**

Please ensure you provide at least one of the following contact details:

- **Daytime telephone Number**
- **Email Address**
<table>
<thead>
<tr>
<th>Code</th>
<th>Country</th>
<th>National Client Identifier</th>
</tr>
</thead>
<tbody>
<tr>
<td>AT</td>
<td>Austria</td>
<td>Not required – leave blank</td>
</tr>
<tr>
<td>BE</td>
<td>Belgium</td>
<td>Belgian National Number (Numéro de registre national – Rijksregisternummer) or if not issued leave blank</td>
</tr>
<tr>
<td>BG</td>
<td>Bulgaria</td>
<td>Bulgarian Personal Number or if not issued leave blank</td>
</tr>
<tr>
<td>CY</td>
<td>Cyprus</td>
<td>National Passport Number or if not issued leave blank</td>
</tr>
<tr>
<td>CZ</td>
<td>Czech Republic</td>
<td>National identification number (Rodné číslo) or if not issued use Passport Number or if not issued leave blank</td>
</tr>
<tr>
<td>DE</td>
<td>Germany</td>
<td>Not required – leave blank</td>
</tr>
<tr>
<td>DK</td>
<td>Denmark</td>
<td>Personal identity code 10 digits alphanumerical: DDMMYYYYXXX or if not issued leave blank</td>
</tr>
<tr>
<td>EE</td>
<td>Estonia</td>
<td>Estonian Personal Identification Code (Isikukood)</td>
</tr>
<tr>
<td>ES</td>
<td>Spain</td>
<td>Tax identification number (Código de identificación fiscal)</td>
</tr>
<tr>
<td>FI</td>
<td>Finland</td>
<td>Personal identity code or if not issued leave blank</td>
</tr>
<tr>
<td>FR</td>
<td>France</td>
<td>Not required – leave blank</td>
</tr>
<tr>
<td>GB</td>
<td>United Kingdom</td>
<td>UK National insurance number or if not issued leave blank</td>
</tr>
<tr>
<td>GR</td>
<td>Greece</td>
<td>10 DSS digit investor share or if not issued leave blank</td>
</tr>
<tr>
<td>HR</td>
<td>Croatia</td>
<td>Personal Identification Number (OIB – Osobni identifikacijski broj) or if not issued leave blank</td>
</tr>
<tr>
<td>HU</td>
<td>Hungary</td>
<td>Not required – leave blank</td>
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<tr>
<td>IE</td>
<td>Ireland</td>
<td>Not required – leave blank</td>
</tr>
<tr>
<td>IS</td>
<td>Iceland</td>
<td>Personal Identity Code (Kennitala)</td>
</tr>
<tr>
<td>IT</td>
<td>Italy</td>
<td>Fiscal code (Codice fiscale)</td>
</tr>
<tr>
<td>LI</td>
<td>Liechtenstein</td>
<td>National Passport Number or if not issued use National Identity Card Number or if not issued leave blank</td>
</tr>
<tr>
<td>LT</td>
<td>Lithuania</td>
<td>Personal code (Asmens kodas) or if not issued use National Passport Number or if not issued leave blank</td>
</tr>
<tr>
<td>LU</td>
<td>Luxembourg</td>
<td>Not required – leave blank</td>
</tr>
<tr>
<td>LV</td>
<td>Latvia</td>
<td>Personal code (Personas kods) or if not issued leave blank</td>
</tr>
<tr>
<td>MT</td>
<td>Malta</td>
<td>National Identification Number or if not issued National Passport Number</td>
</tr>
<tr>
<td>NL</td>
<td>Netherlands</td>
<td>National Passport Number or if not issued National identity card number or if not issued leave blank</td>
</tr>
<tr>
<td>NO</td>
<td>Norway</td>
<td>11 digit personal id (Foedselsnummer) or if not issued leave blank</td>
</tr>
<tr>
<td>PL</td>
<td>Poland</td>
<td>National Identification Number (PESEL) or if not issued Tax Number (Numer identyfikacji podatkowej)</td>
</tr>
<tr>
<td>PT</td>
<td>Portugal</td>
<td>Tax number (Número de Identificação Fiscal) or if not issued National Passport Number or if not issued leave blank</td>
</tr>
<tr>
<td>RO</td>
<td>Romania</td>
<td>National Identification Number (Cod Numeric Personal) or if not issued National passport Number or if not issued leave blank</td>
</tr>
<tr>
<td>SE</td>
<td>Sweden</td>
<td>Personal identity number or if not issued leave blank</td>
</tr>
<tr>
<td>SI</td>
<td>Slovenia</td>
<td>Personal Identification Number (EMŠO: Enotna Matična Številka Občana) or if not issued leave blank</td>
</tr>
<tr>
<td>SK</td>
<td>Slovakia</td>
<td>Personal number (Rodné číslo) or if not issued National Passport Number or if not issued leave blank</td>
</tr>
<tr>
<td>–</td>
<td>Rest of the world</td>
<td>National Passport Number or if not issued leave blank</td>
</tr>
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**Postal share dealing service**

**Terms and conditions October 2017**

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1. **Definitions and interpretation**

In these Conditions the following words and expressions have the meanings and interpretation set out below:

**Business Day** means a day on which the London Stock Exchange is open for business, normally Monday-Friday 8am-4.30pm excluding UK public holidays;

**Link, we, us** means Link Asset Services, a trading name of Link Market Services Trustees Limited, a company registered in England with company number 2729260 whose registered address is: 34 Beckenham Road, Beckenham, Kent BR3 4TU. Link is authorised and regulated by the Financial Conduct Authority (see **FCA** below) with registered number 184113. Link’s main business is the provision of dealing, administration, trustee, and nominee services. Link is authorised to conduct cross-border business within the European Economic Area (EEA) under the provisions of the EU Markets in Financial Instruments Directive;

**Company** means Standard Life Aberdeen plc;

**Conditions** means these terms and conditions of business;

**CREST** means the centralised system operated by Euroclear UK & Ireland Limited for the settlement of securities in the UK and Republic of Ireland;

**Data Protection Act** means the Data Protection Act 1998, as amended;

**EEA** means the European Economic Area, an economic association of European countries including all member countries of the European Union and Iceland, Norway and Liechtenstein;

**FCA** means the Financial Conduct Authority, whose current address is 25 The North Colonnade, Canary Wharf, London E14 5HS, website [www.fca.org.uk](http://www.fca.org.uk);

**Identity** means your name, address including postcode (where applicable), date of birth and shareholder reference number/ investor code;

**Service** means the postal share dealing service as described in these Conditions;

**Settlement** means the date when payment is due to or from the market;

**Shareholders, you, your** means shareholders in the Company and, except where the context requires otherwise, includes participants of the Standard Life Aberdeen Share Account (SLASA) which are recorded in the SLASA share register;

**Shares** means ordinary shares in the Company;

**SLASA** means the Standard Life Aberdeen Share Account, a service provided by Link where we hold Shares electronically on behalf of Shareholders.

The headings in these Conditions are for convenience only and shall not affect the interpretation or construction of these Conditions. Reference to any statute, statutory provision or the FCA rules includes a
2. The Service

2.1. This Service is an "execution only" service through which we will receive postal Share dealing instructions from you and transmit these instructions on your behalf to other entities (i.e. brokers) for execution. "Execution only" means we can only act on your specific instructions but cannot give you any advice on whether you should act or if the Service is appropriate for you. The Service is designed for those with a reasonable understanding of how financial markets operate and the risks involved. It is provided by Link Market Services Trustees Limited, trading as Link Asset Services.

2.2. We reserve the right to terminate the Service or to vary these Conditions, with notice where practicable. By using the Service, you agree to be legally bound by these Conditions.

2.3. The Service is operated entirely independently of the Company. The Company makes no representation in relation to the Service and accepts no responsibility for, and shall not be liable for, loss, costs, damages or expenses arising from the provision of the Service.

2.4. The Service is only available to Shareholders (including legal representatives whose details have been registered with the Company’s share registrar or the SLASA provider, as applicable) aged 18 or over (in the case of natural persons), who are resident in the EEA, Channel Islands or Isle of Man. It is not available to corporate Shareholders or those who hold their Shares through CREST. You can only use the Service if we are able to verify your Identity and details of your shareholding.

2.5. We may decline to accept an instruction to buy or sell Shares or, having received your instructions, we reserve the right to refuse to act on them without informing you of our reasons.

2.6. We reserve the right to decline to act on your instructions to sell Shares where the Share price is £2.00 or lower on the date we receive your instructions. As the Share price will not be known when you submit your instructions, this is partly for your protection in the event of a significant fall in the Share price between you submitting your instruction and us selling your Shares.

2.7. The Shares are non-complex instruments traded on a regulated market. This means we are not required to assess the suitability of the instrument or the service provided or offered to you and, as a result, you will not benefit from the protection of the FCA rules on assessing suitability. Therefore we will not assess whether:

(i) the Service meets your investment objectives;

(ii) you would be able financially to bear the risk of any loss that the Service may cause; or

(iii) you have the necessary knowledge and experience to understand the risks involved.

2.8. We are also not required to assess the appropriateness for you of any product, service or transaction provided or offered to you in connection with the Service.

3. Customer categorisation

3.1. For the purpose of the FCA rules, we will classify you as a Retail Client, that is someone who is not a financial services professional. The Service is not available to persons or firms who are authorised and regulated by the FCA, their nominee bodies or custodians or other persons or firms who are regulated in the EEA.

4. Verifying your Identity

4.1. We reserve the right to require any person(s) using this Service to produce satisfactory evidence of their Identity to enable us to comply with applicable regulations (e.g. UK money laundering regulations). If we require such evidence, we may use electronic databases to establish your Identity. This may include making searches at credit reference agencies which may be recorded by those agencies. We may check what you have told us and share information with fraud prevention agencies.

You must give us accurate information. If you give false or inaccurate data, or we suspect fraud, we may record this at the fraud prevention agencies. We and other organisations may use these records to help make decisions about you and members of your household for credit and credit-related services, to manage your accounts, for debt tracing, and to prevent fraud and money laundering.

4.2. If the instruction we receive from you is accompanied by any documentation that needs to be verified and/or authenticated, this may delay the execution of the deal. Examples of such documentation may include, but are not restricted to, articles of association, authorised signatory lists, a marriage certificate, death certificate, grant of representation, power of attorney, or court orders. In such circumstances, we will make reasonable efforts not to cause undue delay in the execution of the instruction to deal. If an instruction to deal is delayed for this reason, we will not be liable for the fluctuation in Share price and therefore any actual or potential loss or gain in connection with this transaction (or any related transactions that may or may not be disclosed to us) in the time it takes us to verify or authenticate your documentation.

5. Buying, selling and donating Shares

5.1. Instructions must be submitted using a Postal share dealing instruction form, which must be completed and signed where indicated. Your instructions may not be withdrawn once dispatched. By instructing us to sell your Shares through the Service, you undertake, represent, and warrant that (i) your Shares will be transferred with full title guarantee and free from liens, charges, or other third party rights of any kind; (ii) you and any underlying beneficial owners are entitled to sell the Shares; and (iii) your use of the Service or the sale of the Shares in connection with the Service does not and will not breach any applicable laws.

5.2. Instructions to sell or donate Shares must be accompanied by the original share certificate(s) for the Shares (the "Certificate(s)") if the Shares are not held in the SLASA. If you cannot find your Certificate(s) and are submitting a postal instruction, tick the relevant box on the Postal share dealing instruction form. By doing this you confirm that (i) the Certificate(s) have been lost, stolen or destroyed; (ii) neither the Shares nor the Certificate(s) have been transferred, charged or dealt with in any way that affects the ownership of the Shares; (iii) you indemnify the Company’s registrar, Link Registrars Limited, against all losses and any expenses they may incur by registering the transfer of your Shares without producing the Certificate(s); and (iv) if the Certificate(s) are found, you will return them to us but the indemnity will remain in force. If you have lost more than one Certificate for the shares you are selling or donating the indemnity applies to each Certificate.

5.3. Dealing will normally take place once per Business Day (the "Dealing Day") while the Service remains open. Instructions received on a day which is not a Business Day or is outside of London Stock Exchange trading hours will be deemed to have arrived on the immediately following Business Day. Postal share dealing instruction forms must be received by 1pm UK time on the Business Day preceding the next Dealing Day to qualify for dealing to take place on that Dealing Day.

5.4. Instructions to buy or sell Shares using this Service must be submitted by post using our Postal share dealing instruction form. We will not accept email, telephone or facsimile instructions. If documentation is incomplete or has been incorrectly completed, or if we are unable to obtain clarification of instructions, we will return the documentation to you at your own risk without acting on your instructions.

5.5. Postal instructions to buy Shares using this Service must be accompanied by a sterling cheque made payable to Link Market Services Trustees Limited Re: Standard Life Aberdeen Postal Dealing – unless you live in Germany or Austria, in which case you must make a echeque payment directly into our bank account detailed on the Postal share dealing instruction form. All payments must include the amount you want to invest in Shares. From this we will deduct our commission and UK stamp duty reserve tax (which, at the time of printing of these Conditions, is payable...
at 0.5% of the value of your investment). We will act on your instructions the Business Day after they are received. We will buy Shares on your behalf on the market, potentially prior to receiving and clearing payment. If any money is left over, we will round up the money using our own funds so that one additional full share can be purchased. If your payment doesn’t clear we will be forced to sell the Shares bought on the market and you will be liable for any loss over the value of £25.

5.6. Instructions to donate sale proceeds to charity will be carried out once a week (normally on a Friday). Shares will be sold and the proceeds donated to the Standard Life Charity Fund (see section 13). You will normally receive confirmation that your Shares have been donated after the sale has completed.

5.7. Your instructions to buy or sell Shares may be aggregated with those of other Shareholders for execution. This may result in a large number of Shares being dealt in the designated market, which may in turn result in a higher or lower price being obtained or a delay in executing the order in full. If it is not possible to fully execute an aggregated order on the day the order is placed, we will instruct the broker to fulfill the order in its entirety, which may take a number of days. When an aggregated order is placed, irrespective of the size of the order and the length of time taken to fulfill the order in the designated market, a higher or lower price might be achieved than if your order had been executed separately.

5.8. If you instruct us to sell or increase your shareholding in the Company, we cannot guarantee your instruction will be executed. We can only accept your instruction if there are suitable available counterparties to complete the execution of your instructions on suitable terms.

5.9. We may deal more frequently than stated in these Conditions where we believe it would be prudent to do so, such as where extreme volumes of instructions have been received, or where there are limited sellers/buyers available in the market. Similarly, we may deal less frequently where circumstances dictate. We will not be responsible for any changes in the Share price between the time you send us your instructions and when your Shares are sold or bought in the market.

5.10 In respect of the sale or purchase of Shares, settlement will be effected by means of a delivery versus payment transaction (commonly referred to as DvP) within CREST. In order to effect a delivery versus payment transaction, your shares/ monies (as applicable) will not benefit from the protection provided under the FCA client money and custody rules. We will hold your shares/ monies outside of such protection for no longer than the duration provided for, and in accordance with, the rules of the FCA.

6. Payments

6.1. Settlement for share sales will normally take place two Business Days after the Dealing Day and for share purchases up to ten business days after the Dealing Day. For share purchases the extended settlement period allows time for the clearance of payment. The Business Day after we receive the broker’s contract note, we will send you a contract note giving details of the sale or purchase (which you should keep for tax purposes). In the case of Share sales, payment will be sent to you within one Business Day of the Settlement date and will be paid direct to your bank account if you normally receive dividends from the Company this way. Otherwise you will be sent a sterling cheque for the sale proceeds (but see section 6.2 if you live in the Republic of Ireland, Germany or Austria). All cheques and contract notes will be sent to the registered address appearing on the Company’s register of members or the SLASA register (as applicable) and any cheque issued will only be made payable to the named Shareholder(s). Where holdings are registered in joint names, a cheque will be made payable to all registered holders. Where the Shareholder is deceased, cheques can only be made payable to the deceased and their representatives, as registered with the Company’s share registrar or the SLASA provider, as applicable. Cheques cannot be made payable to another party unless we have received written instructions to that effect signed by all registered holders (please note an administration charge will apply – see section 7.2).

6.2. If you sell Shares and live in the Republic of Ireland, Germany or Austria, you will normally receive payment in euro direct to your bank account (if you receive dividend payments this way) or in the form of a bank draft drawn on a local bank. Non-sterling payment is normally routed through our payment processor, and once the payment leaves us it no longer has the full protection of the UK Client Money rules (see sections 9.1 to 9.3). If you prefer to receive the protection of the Client Money rules, please contact us. In this case, you will receive payment in sterling. If payment is made in euro through our payment processor but is rejected by your bank for any reason, you will be liable for any costs we incur.

7. Fees and charges

7.1. We will charge commission at the rates stated on the back of the Postal share dealing instruction form. When you sell Shares, we will deduct our commission from the sale proceeds. When you buy Shares, we will deduct our commission as well as UK stamp duty reserve tax (which, at the time of printing of these Conditions, is 0.5% of the value of your investment) from the payment you send us. You may be liable for other taxes based on your personal circumstances, but we will not be liable for informing you of any fees or taxes that are not imposed or collected by us.

7.2. We will charge an administration fee for re-issuing a cheque to you, to cover the costs we incur in cancelling the original cheque. This will be charged at the prevailing rate, which (including value added tax) is currently £15.00 ($20.00 in the Republic of Ireland, Germany or Austria). We will also charge an administration fee of $10.00 ($15.00) where we receive written instructions, before payment is made, to issue the cheque to a third party other than the registered Shareholder.

7.3. If you have lost a Certificate for Shares worth more than £100, there is a charge for covering this, to allow you to sell or donate the value of your shares. For certificated shareholders, the rates are shown on the back of the Postal share dealing instruction form.

8. Best execution

8.1. We will comply with our regulatory obligation to act in your best interests when receiving orders from you and transmitting them to brokers on your behalf for execution. We do not execute orders ourselves, but will place them with a broker and will rely on these brokers to take all reasonable steps to obtain the best possible result when executing orders, in accordance with the FCA rules. The main factors normally used to determine the best possible result will be price and the costs related to execution. We will also check that each broker has in place a policy and procedures designed to obtain the best possible result, subject to and taking into account the nature of your order(s) and the market in question. We will monitor these brokers and review their performance at least once a year. You can find a full copy of our best execution policy online at http://www.linkdeal.com/media/BestExecutionPolicy.pdf or request one by writing to us at the address provided in section 1.

9. Client Money

9.1. Any money held for you by us will be classified as “Client Money” and held in a bank account with an approved bank as required by the FCA. This means your money is segregated from our own funds and protected in accordance with the requirements of the FCA rules.

9.2. Client Money will be pooled with funds held on behalf of other investors using the Service. In the event of the financial failure of Link or a financial institution holding Client Money on our behalf, all Client Money bank accounts operated by us may be pooled together. This could result in you getting back less money than you may be entitled to. All funds will be held in a non interest bearing Client Money bank account.
9.3. Any sums due which are unclaimed by you will stop being treated as Client Money after six years and will be kept by us, provided we have taken reasonable steps to locate you and to give you at least 28 days’ notice of this. We will honour any valid claim that may subsequently be made against any sums kept by us in this way. We reserve the right to request such evidence as is reasonably necessary to confirm the Identity of the person claiming these funds. Provided we take reasonable steps to locate you, we will not be liable for any claims for interest or other actual or potential losses as a result of the money remaining unclaimed.

9.4. In certain situations, for example where a trade takes more than two Business Days to settle, we may find ourselves holding safe custody assets, as defined in the FCA rules, for you in respect of the Service. If this happens, we will hold such assets in a way that ensures that they are adequately protected for you in the event of our failure. If we are holding safe custody assets for you, we will promptly write to you with more information.

10. Liability and risk

10.1. You will be solely responsible for the decision to sell your Shares. Neither Link nor the broker will provide investment or tax advice to you as part of the Service. If you are unsure what action (if any) to take, we recommend you seek your own advice from a suitably qualified adviser.

10.2. The price of a Share depends on fluctuations in the financial markets outside our control. Past performance is no indicator of future performance. The value of Shares and the income from them can fall as well as rise and you may not get back the amount of money you invest.

10.3. The Service is not being offered to residents of any territory outside of the EEA, Channel Islands or Isle of Man. If you live outside these territories and have received the Service documents, please note they are for information only. It is your responsibility to make sure you comply with local law and regulatory requirements.

10.4. We will not be liable for any special, indirect or consequential damage or loss suffered by you (including any loss of profits).

10.5. All communications sent to you by post will be treated as received by you five Business Days following the day they were sent. We will not accept responsibility for any documentation before it is received by you, or after it has been sent to you (provided we have taken reasonable care to send it to your registered address). All documents, whether posted by you or by us, will be posted at your own risk. We recommend you send share certificates and other important documents to us using a secure or insured next day delivery service.

10.6. We will not be liable for any losses or expenses suffered by you as a result of a delay or failure due to circumstances beyond our reasonable control (for example, failure of computer systems or telecommunications links, overriding emergency procedures, postal delays, flood, fire, storm, labour disputes, accidents, vandalism, malicious damage, war or terrorism, failure of third parties to carry out their obligations, the suspension of trading by any exchange or clearing house, the acts of governmental or regulatory authority (including changes to any applicable laws or regulations)), or the absence of, or inaccuracy in, any information provided to us by you or on your behalf. We will, where possible, take such reasonable steps as we can to provide the Service as soon as possible.

10.7. We will not be liable for acting on any instructions which are forged or fraudulent. We will be entitled to assume that all instructions are genuine, provided we have acted with all due care in accepting those instructions.

10.8. Nothing in these Conditions excludes or limits (i) our liability for death or personal injury caused by our negligence; or (ii) our liability for any losses or expenses suffered as a direct result of our fraud; or (iii) any other liability which cannot be excluded or limited by law, including the FCA rules. Our liability to you under these Conditions is limited to any losses directly associated with the act or omission that gave rise to the liability. We will not be liable for any other damage or loss suffered by you which we could not reasonably have foreseen (for example, the loss of an investment opportunity as a result of any delay in selling your Shares).

11. Complaints and compensation

11.1. If you want to complain, please write to us at 34 Beckenham Road, Beckenham, Kent BR3 4TU. We will fully investigate your complaint and seek a full resolution. If you remain dissatisfied after the final response, you may be able to refer the matter to the Financial Ombudsman Service, provided you meet their eligibility criteria. You can write to them at Exchange Tower, London E14 9SR. Our complaints procedure is available on request, but we will automatically send you a copy when we receive your complaint.

11.2. We are covered by the Financial Services Compensation Scheme and you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim, but most types of investment business are covered up to a maximum of £50,000. This amount may change. For more information about compensation arrangements, you can write to the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU, visit the scheme’s website at www.fscs.org.uk or call the helpline on 0800 678 1100 or +44 020 7741 4100.

12. General

12.1. In accordance with FCA rules, we have in place arrangements, which may be updated from time to time, to manage conflicts of interest that arise between us and our clients or between our clients. We will deal with potential conflicts of interest in accordance with our Conflicts of Interests Policy, which provides that we will identify and manage conflicts of interest to ensure that all clients are treated fairly and that we act in the client’s best interests. If it is not possible to manage or avoid a potential conflict of interest, we may seek to disclose the general nature and/or sources of conflict to you before undertaking business for you. For full details of our Conflicts of Interest Policy, please write to us at the address provided in section 1.

12.2. The Data Protection Act 1998 (“DPA”) governs the way your personal data is held and used. We will protect your personal data in accordance with the principles of the DPA. You are entitled to a copy of the data we hold about you, for a fee (currently £10). If you believe any data held about you is incorrect or incomplete, you may ask for it to be completed or corrected.

12.3. These Conditions, and any contractual or non-contractual claim or dispute arising out of or in connection with these Conditions, will be governed by English law. The English Courts will have exclusive jurisdiction and all correspondence will be in the English language.

13. Donation to the Standard Life Charity Fund (“SLCF”)

13.1. The Company has made arrangements for you to donate the sales proceeds of your Shares to charity, if you want to. If you choose this option, your Shares will be sold and the proceeds donated to the SLCF (registered charity number SC213596) at no cost to you. This fund is used to support the UK charity partner selected by Standard Life Aberdeen employees.

13.2. If you are a UK tax payer, you may be able to claim income tax relief on the value of your donation to the SLOF. If you want to do this, you should keep a dated copy of the discounted share dealing instruction form as evidence of the donation made. This date may be used as the date of the donation for the purposes of calculating the value of the holding of your claim. Under current law, donations of shares to charity give rise to no gain or loss for Link gains tax purposes.